

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

In re: Orlando John Costanzo, Jr. ) Case No. 12-17723  
Michele Yvonne Costanzo ) Chapter 13 Proceedings  
Debtors ) Judge Jessica E. Price Smith

## **TRUSTEE'S NOTICE OF FINAL CURE PAYMENT**

LAUREN A. HELBLING, Chapter 13 Trustee files notice that the amount required to cure the default in the below described claim has been paid in full.

<b>Claim Information</b>	
<b>Creditor:</b>	<u>RBS Citizens, N.A.</u>
<b>Proof of Claim number on Bankruptcy Court's registry:</b>	<u>9</u>
<b>Last 4 digits of number used to identify Debtor's account:</b>	<u>5695</u>
<b>Trustee Payment Information</b>	
<b><u>Prepetition Mortgage Arrearage</u></b>	
<b>Amount Stated in Proof of Claim:</b>	<u>\$0.00</u>
<b>Amount Paid by Trustee:</b>	<u>\$0.00</u>
<b><u>Ongoing Mortgage Payments</u></b>	
<input checked="" type="checkbox"/> Paid by the Trustee through the bankruptcy plan	
i. Total paid to date by the Trustee: <u>\$56,897.10</u>	
ii. Last mortgage payment was mailed by the Trustee on <u>February 8, 2018</u>	
in the amount of <u>\$902.70</u> for the payment due <u>January 1, 2018</u>	
<input type="checkbox"/> Paid direct by the Debtor	

Pursuant to Federal Bankruptcy Rule 3002.1(g), within 21 days of the service of this Notice, the creditor shall file and serve on the Debtor, Debtor's counsel and Trustee a statement (1) indicating whether it agrees that the Debtor has paid in full the amount required to cure the default on the claim, and (2) whether the Debtor is otherwise current on all payments consistent with Section 1322(b)(5) of the Bankruptcy Code. The statement shall itemize the required cure and/or post-petition amounts, if any, that the creditor contends remain unpaid as of the date of the statement.

*/S/ Lauren A. Helbling*  
LAUREN A. HELBLING (#0038934)  
Chapter 13 Trustee  
200 Public Square, Suite 3860  
Cleveland OH 44114-2321  
Phone (216) 621-4268      Fax (216) 621-4806  
[Ch13trustee@ch13cleve.com](mailto:Ch13trustee@ch13cleve.com)

**CERTIFICATE OF SERVICE**

I certify that on February 15, 2018, a true and correct copy of this Notice of Final Cure Payment was served:

Via the Court's Electronic Case Filing System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Daniel M. Solar, Esq., on behalf of Orlando John Costanzo Jr. & Michele Yvonne Costanzo,  
Debtors, at [dsolar@dannlaw.com](mailto:dsolar@dannlaw.com)

And by regular U.S. mail, postage prepaid, on:

Orlando John Costanzo, Jr. & Michele Yvonne Costanzo, Debtors, 23050 Esther Avenue,  
North Olmsted, OH 44070

RBS Citizens, N.A., 10561 Telegraph Road, Glen Allen, VA 23059

/S/ Lauren A. Helbling

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Chapter 13 Trustee  
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Cleveland OH 44114-2321  
Phone (216) 621-4268      Fax (216) 621-4806  
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LAH/rbc  
02/15/18